

**CADENCE FINANCIAL CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1100037	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,833	\$1,581	-13.7%		
Loans	\$1,091	\$892	-18.3%		
Construction & development	\$166	\$102	-38.9%		
Closed-end 1-4 family residential	\$156	\$137	-12.2%		
Home equity	\$69	\$60	-11.8%		
Credit card	\$0	\$0			
Other consumer	\$20	\$15	-23.8%		
Commercial & Industrial	\$195	\$143	-26.7%		
Commercial real estate	\$408	\$368	-9.9%		
Unused commitments	\$162	\$105	-35.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$227	\$250	9.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$105	\$140	33.9%		
Cash & balances due	\$259	\$201	-22.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$10	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,693	\$1,475	-12.9%		
Deposits	\$1,500	\$1,307	-12.9%		
Total other borrowings	\$184	\$159	-13.9%		
FHLB advances	\$95	\$95	0.0%		
Equity					
Equity capital at quarter end	\$140	\$107	-23.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$41	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.0%	5.1%	--		
Tier 1 risk based capital ratio	8.9%	8.9%	--		
Total risk based capital ratio	10.2%	10.2%	--		
Return on equity <sup>1</sup>	2.2%	-78.8%	--		
Return on assets <sup>1</sup>	0.2%	-5.7%	--		
Net interest margin <sup>1</sup>	2.7%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.9%	40.6%	--		
Loss provision to net charge-offs (qtr)	65.4%	73.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	2.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	25.8%	34.9%	2.1%	1.1%	--
Closed-end 1-4 family residential	2.9%	8.5%	0.4%	0.4%	--
Home equity	0.0%	0.0%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.9%	0.3%	0.7%	--
Commercial & Industrial	1.9%	5.9%	0.1%	0.8%	--
Commercial real estate	2.8%	8.1%	0.0%	0.4%	--
Total loans	6.4%	10.2%	0.5%	0.5%	--